

## ABSTRACT OF THE INVENTION

The present invention relates to systems, methods and apparatus for making purchase transactions at a point-of-sale. A wireless purchase device (WPD) comprising a short range communications device for communication with vendor point-of-sale equipment such as a wireless vendor device (WVD) and a long range communications device for communications with credit or debit authorization processors. In preferred embodiments, a WVD will communicate vendor identification data and a transaction purchase price to a WPD and a WPD user will determine whether to complete the transaction. The transaction may be completed by transmitting the vendor identification and purchase data to an authorization processor for credit or debit approval. Authorization approval or denial is transmitted to the WPD where the user is discretely notified of the outcome. If approved, the user may transmit the approval to the WVD to complete the transaction. Using the systems and methods of the present invention, vendors need not maintain long range communications between points-of-sale and authorization processors or other parties. Purchasers also benefit from the discrete notification of credit or debit approval or rejection.

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